

the Pensioner

THE MAGAZINE FOR MEMBERS OF THE CIVIL SERVICE PENSIONERS' ALLIANCE

Banking hubs are replacing bank branches: what do they do and where are they?

68 is too late: the arguments for and against raising the state pension age

AGM 2023: special supplement detailing all the decisions made

Season's SAVINGS

Discover an array of discounts



Welcome

Christmas and New Year are fast approaching and it's a time for looking back and forward. We must all wish for a more peaceful new year as conflict continues across the Middle East and in Ukraine.

The reports from the Covid inquiry also dominate the news, taking us back to that dark time and painting a truly scary picture of the state of the government then.

Next year we're likely to have a general election in the UK, or at least be preparing for a very late one in January 2025, and the US will elect a new president.

Here, the CSPA will be lobbying all politicians to secure the best deal for older people.

In our cover feature, Jenny Sims finds that the high street and travel operators are already offering some good deals for older people. And Barrie Clement looks at the progress made in developing banking hubs so that banking services are accessible in person following the widespread closure of bank branches.

Meanwhile, Chris Proctor reflects on the rise of influencers, queue standers, and other new ways of making money. So there are some things to make us smile.

I hope you have many things to be glad about at the end of this year and in 2024.

Christine

NEWS ROUND-UP 4
Latest developments, plus an update on CSIS insurance and a call-out to potential members

GENERAL SECRETARY 8
Sally Tsoukaris looks back on a successful AGM

CONNECT 11
What have we learned from the political parties' conference season?

PARLIAMENTARY SYNOPSIS 12
A round-up of recent discussions in the UK's four parliaments

DEPUTY GENERAL SECRETARY 22
David Luxton crunches the numbers in the run-up to Christmas

SAVINGS 24
A quick guide to the bargains available for older people

BANKING 26
Hubs are taking the place of high-street branches – so how do they work?



Q&A 29

Mike Lawler, Vice president of the CSPA Executive Council

STATE PENSION AGE 31

Christine Haswell focuses on the '68 is too late' campaign

LEGAL ADVICE 33

Affinity Solutions on how you can help your children onto the property ladder

LIFEBOAT FUND 34

A busy season for the charity

GROUP AND BRANCH NEWS 37

Reports from across the UK

LETTERS TO THE EDITOR 44

Your opinions and questions

HELPSDESK 49

BC Technologies on privacy issues

CROSSWORD & SODUKO 51-52

CHRIS PROCTOR 53

Something else that annoys him

CONTACT US 54

ISSN - 1360-3132



Head Office, Grosvenor House,
125 High Street, Croydon CR0 9XP

020 8688 8418
enquiries@cspa.co.uk
www.cspa.co.uk

General Secretary: Sally Tsoukaris
sally.tsoukaris@cspa.co.uk
020 8688 8418

Editor: Christine Buckley
editor@cspa.co.uk
020 8688 8418

Changes of address or other information
enquiries@cspa.co.uk or 020 8688 8418

Freeport RTRX-RKUY-SELT

square7 media

Published by: Square7 Media Ltd

Publisher: Gaynor Garton

Advertising sales: Ethan Hall
hello@square7media.co.uk

Editorial production: Kate Wheel

Design and art direction: Charlotte Russell

Please send branch news and parliamentary reports or any other contributions for the winter edition to the editor by **8 January 2024**. Branches and groups with initials **B D F H J L N P R T V X Z** are invited to contribute – email editor@cspa.co.uk And if you need extra time to submit a report, please email the editor.

All-star manifesto launch

Sixties pop star Sandie Shaw MBE was among politicians and Later Life Ambitions (LLA) campaigners at a House of Commons launch of the LLA's manifesto, *Standing by pensioners: a manifesto for later life*.

Speaking at the event, Sandie said she found the campaign uplifting with a good vibe. She said it was important people led good lives until the end and she praised the work of campaign groups such as the CSPA.

The CSPA and LLA partners the National Federation of Occupational Pensioners and the National Association of Retired Police Officers represent more than a quarter of a million pensioners.



Left to right: Richard Critchley (NARPO), Sandie Shaw, Sir Stephen Timms, Alan Lees (NARPO), Eamonn Donaghy (NFOP) and Sally Tsoukaris (CSPA)

The event was sponsored by Sir Stephen Timms, Labour chair of the Work and Pensions Select Committee, who said there was work to do in many areas to improve the lives of older people.

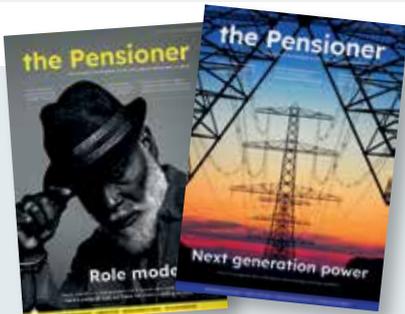
Other politicians at the reception included Gill Furniss, shadow pensions minister; Sammy Wilson (DUP); Claire Hanna (SDLP); and David Linden (SNP).

The LLA manifesto calls for policies that focus on the concerns and ambitions of older people to live full and fulfilling lives – protecting the triple-lock, forming a national care service, interventions on housing, transport and digital exclusion,

and appointing a commissioner for older people in England.

CSPA General Secretary Sally Tsoukaris said: “We were thrilled to co-host this event with our LLA partners NARPO and NFOP, and encouraged by a good turnout from across the political spectrum. It was amazing to see so much consensus, passion and determination in the room to deliver a better future for older people in the UK.”

The CSPA is urging members to support the manifesto – visit www.laterlifeambitions.co.uk/manifesto



Your magazine, your suggestions

The Pensioner is your magazine and the editor's inbox shows it is well read. We are always looking to feature your interests and concerns and to reflect the work of the CSPA. It will help our editorial planning if we know what you want to see more of and to see less of.

The editor would be grateful if you could list your three favourite things about *The Pensioner*, as well as three not so good things and your own ideas. Please email editor@cspa.co.uk or write to Christine Buckley at the CSPA, Grosvenor House, 125 High Street, Croydon CR0 9XP.

Triple-lock support from AGM delegates

At the CSPA Annual General Meeting, which sets the agenda for CSPA work and campaigning for the following year, delegates voted unanimously to continue our campaign to protect the state pensions triple-lock in 2024 and beyond.

The triple-lock increases the state pension by the higher of inflation, average wage growth or 2.5%. Inflation (measured by the Consumer Prices Index in August) was 6.7% and annual wage growth (including bonuses) was 8.5% (averaged across May to July 2023). But there is speculation that the government will use a lower figure. The full 8.5% average earnings growth increase should apply.

The Conservatives' 2019 election manifesto promised to keep the triple-lock, but it suspended it in September 2021, leaving pensioners with a 3.1% increase

in April 2022, when earnings had risen by 8.3% and inflation had reached 9% by April. The triple-lock helps keep pensioners' total incomes from falling too far below inflation and average earnings.

Speaking on behalf of the Executive Council, Tony McMullan from the Northern Ireland Branch said: “The triple-lock is essential to maintain the current living standards of pensioners – but it does little to increase it from its very low base as one of the worst state pensions in Europe.

“The government is proud to regularly proclaim that the UK is the fifth richest economy on the world. Pensioners would be delighted to receive equal treatment and get the fifth most generous pension in the world. At the moment, the UK is not even in the top 20 pensions in Europe.”

Please support the campaign to save the triple-lock. Sign the petition at this link – <https://petition.parliament.uk/petitions/646906/signatures/new> – so the issue is brought before Parliament.

You can read all our AGM decisions in our supplement with this magazine.

“The triple-lock is essential to maintain current living standards”

Tony Hall: an energetic and effective campaigner

We are sorry to report that Tony Hall, a prominent member of the CSPA for years, passed away peacefully in hospital on 5 November after a short illness, aged 89.



Tony was a long-serving member of the CSPA Executive Council and Regional Representative for Wessex. He chaired the Reading Group from 2002 to 2018. He served on the campaigns committee and the organisation and recruitment committee – which he attended in mid-September just before the illness that prevented him joining the AGM in October.

Tony became active in the CSPA on joining in 1995 after retiring from being a senior research scientist at the Agricultural and Food Research Council. There he led the departmental trade union side for 11 years during a particularly difficult time of redundancies and restructuring.

Tony served on the NEC of the Institution of Professional Civil Servants (IPCS/IPMS) and became Vice-Chair of IPMS (now Prospect union) before retiring at 60 in 1994. He was then active in the union's Thames

Valley Retired Members Group.

An active campaigner for pensioners, Tony represented the CSPA at National Pensioners Convention events over many years.

Despite his commitments in retirement, and time with his family, Tony loved travelling and regularly drove his campervan across Europe.

CSPA Deputy General Secretary David Luxton said: “Tony has been a good personal friend for the past 40 years, since I first met him when working for the IPCS union from 1983. He has always been an energetic and effective campaigner for fairness in the workplace and for pensioners, and always great company.

“He remained active in the CSPA and NPC right to the end of his life. His warm personality and commitment will be sadly missed by so many.”

Tony leaves two daughters and a son.

Tony remained an active CSPA member to the end of his life

CSPA website

We always try to ensure your experience of our website is as positive and rewarding as possible. We're sorry if you have experienced any problems recently in logging into the members' area, as there have been some issues since the new website launched at the end of 2022.

You may have noticed a few changes to the members' area login page. Please be reassured your personal data is securely held in line with the CSPA's privacy policy.

Your membership number appears on your 'home' page within the members' area. Longstanding members may see that their new membership number,



which begins with “CSPA...”, differs from their old one. Both are valid and can be quoted when contacting us or our member benefits providers.

If you have experienced issues when attempting to log on, we are grateful for your patience. Should these persist, you are always welcome to email enquiries@cspa.co.uk or phone 0208 688 8418.



Mekong River Cruises: discount for CSPA members

The CSPA has negotiated a 10% discount for members booking a Mekong River cruise with Wendy Wu tours.

A Mekong River cruise takes you from the lush, green landscapes of Vietnam up to Cambodia's capital, Phnom Penh, and beyond. The Victoria Mekong ship is your home for an exclusive eight-day river cruise, where you'll visit ports along one of the most interesting stretches of the Mekong. You can discover the Long Xuyen Floating Market, untouched riverine islands and the moving history of Phnom Penh.

The Victoria Mekong is the greenest ship on the Mekong River, blending state-of-the-art eco-credentials with four-star comfort and superior service.

With just 35 passenger cabins, you are guaranteed a genuine 'small ship' experience. Spacious, stylish staterooms all come with floor-to-ceiling windows and a private balcony and on board, you'll find an infinity pool, spa, gym, movie room, games room, boutique and even mini golf.

All excursions and on-board entertainment are included on your cruise, as are all meals, local beers, soft drinks and house wine with dinner. To get your discount, book with the code CSPA10.

• Call 0808 2581 800 or find out more at <https://www.wendywutours.co.uk/victoria-mekong/>



General secretary's Report

Sally Tsoukaris



Welcome to the winter edition of The Pensioner. I am sure I am not alone in wondering just where this year has gone and how we come to be surrounded by the buzz of the festive season quite so soon!

We continue to campaign under

We continue to represent members in dialogue with the Cabinet Office and MyCSP

the banner “Protecting what you have earned”, which neatly encapsulates our two fundamental directives – to maintain and improve the purchasing power of pensions and to promote the economic and social wellbeing of pensioners.

We continue to represent our members’ interests through dialogue with our colleagues in the Cabinet Office and MyCSP. We were also pleased to host two popular webinars in November to inform people about the consultation outcome and next stages of the implementation

of the 2015 remedy (commonly known as McCloud, after the judge presiding).

The events were ably chaired by CSPA Chair Linda Ridgers-Waite, and the panel members were Stella Humphreys, 2015 remedy programme stakeholder manager for civil service and royal mail pensions from the Cabinet Office, and our own Pensions and Personal Case Manager, Christine Haswell. No doubt those who took part in these sessions found them helpful and we hope to hold further such events in due course.

Later Life Ambitions’ Pensioners Manifesto

The CSPA, along with LLA partner organisations the National Association of Retired Police Officers and the National Federation of Occupational Pensioners, is proud to have launched our joint, pensioners manifesto – Standing by Pensioners – at an event in the House of Commons on 21 November. You can read more about the occasion on page 4.

We have a handy toolkit available on our website to assist CSPA members who would like to assist with this campaign by contacting their local MPs to remind them of the need for their party policy manifesto to address our demands. Here’s what we are calling for:

- The UK government to create an Older People and Ageing Commissioner for England and Scotland.



- A national social care service integrated with the National Health Service that remains free at the point of delivery.
- The UK government and the devolved administrations to combat digital technology’s role in social exclusion and the restriction of access to healthcare, financial and local authority services of all kinds.
- All political parties to make manifesto commitments to guarantee the state

- pension triple-lock for at least the duration of the next Parliament.
- All new homes to meet the Lifetime Homes standard, with a national strategy for more adaptable, accessible homes across all tenures.
- Investment in local bus and rail services for uprated concessions and for improved accessibility and assistance for older people on all new bus and railway stock and facilities.

2023 AGM: CSPA priorities

Our Annual General Meeting in October was a great success and we were encouraged by the way delegates from CSPA groups and branches participated by drawing our attention to the issues of most concern to them. We debated more than 40 motions on topics ranging from pensions, health and social care, to public transport and digital exclusion in many different forms.

CSPA business

Motions in this category focused on the urgent need to recruit many more new members and provide active groups with the necessary support, while also staying in touch with the increasing number of members not covered by groups.

More needs to be provided at a regional level but, as each region and branch's situation is unique, it cannot be a one-size-fits-all approach.

We are beginning to see the potential of our new website and membership database being realised, but their implementation has been challenging and we are grateful for the continued support of members, groups and branches.

Pensions and related matters

Next year is likely to be an election year, and groups submitting motions instructed the Executive Council on matters ranging from the impending rise in the state pension age, to maintaining pressure on the main political parties to implement the triple-lock and ensure that pensions increase in line with inflation.

Concerns were also raised about the over-80s Age Addition and the Christmas Bonus, both of which are sorely in need of review.

We debated more than 40 motions at the AGM across a wide range of topics



Digital exclusion

Some of our members, and other older people, are increasingly and negatively impacted by a lack of access to either smartphones or the internet. AGM motions raised issues around the increasing reliance of GP surgeries on communicating with their patients by digital means, including the publication of vaccine rollouts and vaccination centre locations.

Serious concerns were also voiced about the extended use of parking payment apps by local authorities replacing card or cash payment facilities, and ongoing issues relating to the dwindling number of high-street banks – without many of the promised ‘banking hubs’ to replace them (see page 25).

We must continue to speak out about how the daily reliance on the internet by providers has an unfair impact upon the elderly. We must also emphasise the need for those providing all types of local services to continue to offer alternative ways of communicating and conducting financial, and other, transactions.

Health and social care

Members remain concerned about the inadequate state of our social care systems. There is continued government reticence to address the need for a properly funded national social care framework to alleviate pressure on the NHS and provide better ways to

transition between hospitals and community-based care.

Motions supported by the AGM presented opportunities to consider how the CSPA might use its influence in this critical area.

Transport

Members are also concerned about the ongoing reduction of local and rural bus services and have directed us to participate more actively in the National Pensioners Convention's campaign for a National Bus Week and improved bus services.

Members brought to the AGM's attention the dangers posed to pedestrians by e-scooters and asked us to campaign on this issue to make our public places safer.

General

The rising cost of living is hitting pensioners, and others on fixed incomes, particularly hard. The AGM upheld several motions about utilities, broadband and telephone, and other public service providers relying on raising their prices by the Retail Price Index (RPI) plus a percentage each year.

We were challenged to highlight the unfair impact that this has, especially as many pension increases are linked to the lower Consumer Prices Index.



Campaign for Older People's Commissioner

In 2008, Wales became the first country in the world to appoint an independent Commissioner for Older People and Ageing, followed by Northern Ireland in 2011. These commissioners' statutory functions are to promote awareness of the rights and interests of older people, to challenge discrimination, encourage best practice in their treatment and review the law as it affects older members of the population.

In later life, the support that people need from institutions such as the NHS, social care and social security systems becomes even more critical, but no single government department can respond to all their needs satisfactorily in isolation.

In 2022, Age Scotland found that "only one in five older people feel valued for their contribution to society, while more than a third feel that life is getting worse for older people".

One example of the tangible benefits that having an Older People's Commissioner can bring is provided by a

Older people must have a voice to ensure that governments consider their needs

recent landmark legal win for older people brought about by Eddie Lynch, Commissioner for Older People in Northern Ireland.

The Commissioner took up the case of a 70-year-old quadriplegic man who lives with multiple sclerosis and other complex healthcare needs, and the High Court judge presiding ruled that the man had been unfairly refused free hospital treatment.

The ruling also called upon the Northern Ireland Department of Health to adopt a revised version of its Continuing Healthcare Policy, which determines whether care should be provided in a hospital or care home based on need, rather than the person's financial situation.

In England, the CSPA is one of more than 70 charities and member-led bodies – including ageing, disability and health charities, trade unions and care home providers – to have signed a consensus statement calling for the creation of a Commissioner for Older People and Ageing.

Older people must have a voice to ensure that governments addressing policy challenges always do so in a way that best suits their needs as, sadly all too often, this is otherwise just not the case.

Head office staff changes

We welcomed our new PA/ Deputy Office Manager, Benedetta Makanju, and CRM Database Officer Robyn Hampson in August. They have both settled in well and enjoyed assisting with our AGM immensely as it offered them a great opportunity to meet CSPA members from around the country and gain valuable insights into the way the organisation works.

We have more recently also recruited our newest member of the team, Verity Morrish, who is to be our new Digital Campaigns Manager. This will ensure that we have the right skillset as a team to support existing CSPA members and assist in recruiting new members to build the organisation for the future.

We have updated our team pages on the website recently, so please visit www.cspa.co.uk if you would like to find out more about us and our roles and responsibilities.

On behalf of the whole head office team, I would like to wish you all a very happy Christmas and much health and happiness in the coming new year!

Robyn Hampson (right) and Benedetta Makanju





Digging out the discounts

Jenny Sims finds you can unearth some valuable savings

I was splashing about in an aqua class at my local pool when I overheard chat about Discount Tuesdays for over-60s at a local store. I found out more, then signed up and now get 10% off my shopping there once a week.

Every little helps in the cost-of-living crisis and discounts are available (not just online) on many things – from food, heating and transport to travel, leisure and holidays – if you search for them.

It's true that some discounts are only

available online, so included here are tips on where to find help and advice to get on the internet, as well as information about tariffs from BT and other providers for cheaper broadband – about one million people have cancelled their broadband subscriptions this year because of the cost, according to Citizens Advice.

Though many discounts for older people are for over-60s, some start at 50. So here is a brief guide to explore – plus a box with tips on getting online if you need to.

TRAVEL



Free bus passes

Eligibility for this varies depending on where you live. In England it's on reaching pensionable age, in Wales and Scotland it's 60.

Senior Coachcard

Run by National Express for over-60s, this costs £15 a year (plus postage) and offers a third off standard and fully flexible fares to hundreds of towns, cities and airports across the UK. There are also £15 day returns Tuesdays, Wednesdays and Thursdays (excluding airports). Contact customer service on: 0871 818181 or visit: www.nationalexpress.com

Senior Railcard

Get a third off train fares with a Senior Railcard. They cost £30, are available to over-60s and can be bought at stations or online. Railcards must be carried with you to qualify for the discount, but check for restrictions. For example, for journeys in the London and South East Network Railcard area, cards cannot be used in peak times Monday to Friday (not including public

EATING OUT

Plenty of restaurants and pub chains have discounts for people aged 60 and above and some offer special membership and voucher schemes. Examples include Greene King pubs – some have a 'Seniors menu' with discounts on meals or a 'Star Seniors Loyalty Scheme'. Wetherspoons has

voucher schemes, see: <https://www.vouchercodes.co.uk/jdwetherspoon.co.uk>

At Hungry Horse, there are Golden Years menus for over-60s, offering diners two courses for around £4. And Tastecard promises 50% off food for two-for-one meals at more than 6,000 restaurants – membership costs £1 for 60 days.



HOTELS



Check out Spain's RH Hotels (+34) 965 85 39 39, which has offers for hotels in Benidorm, Calpe, Gandia, Peñíscola y Vinaros for over-60s, with wine and water included in some. There's a choice of three- or four-star hotels in central locations.

RETAIL



Iceland Over-60s Discount Tuesdays

Supermarket chain Iceland offers a 10% discount for over-60s every Tuesday. There is no minimum spend, but proof of age is needed: bus pass, driving licence or railcard. Or pick up a

bonus card, available in store or online. The card must be registered either online or by phone (number on the back of the card) before it can be used. The card can also be used at The Food Warehouse chain.

Boots Advantage Card

Over-60s can claim double the points on everything at Boots if they have an

Advantage Card, and can claim extra discounts by joining the Over 60s Rewards scheme. Cardholders receive eight points for every £1 spent on Boots own-products and selected other products and can receive extra points at Boots Hearing Care and save 25% on a first pair of glasses or prescription sunglasses.

holidays). A three-year Senior Railcard, which costs £70, is only available online: <https://www.nationalrail.co.uk/tickets-railcards-offers/promotions/senior-railcard/>

Free London travel

If you live in London, you can get free travel on the Underground and overground rail, buses and other transport with a 60+ Oyster card. Travel is free after 9am on weekdays and any time at weekends. You need proof you live in a London borough and the card costs £20.

Interrail European pass

Interrail is a European rail pass that allows you to visit 33 countries by train. Over-60s can get additional discounts, with 10% off rail fares. If you want to travel round Europe and see some of the sights, a pass like this is a great way to save money. <https://www.interrail.eu/en/interrail-passes>

Flights

A number of airlines offer discounts for over-60s, including British Airways, Air France and Delta.

CINEMAS



Odeon's Silver Cinema Club offers discounts for over-60s. Tickets cost £3.50 and include tea, coffee and biscuits before the start. Other national chains offer schemes, including Everyman, which runs Silver Screen, a weekly matinee screening for "film fans ages 55 and over". Ticket prices include a free hot drink and slice of cake. Vue's Senior Screenings for over-60s include a cup of tea and a biscuit. Empire cinemas also offer refreshments at Wednesday morning Seniors screenings (£3.75). Also check out Picturehouse.



THEATRE



Many theatres offer concessionary tickets, discounts for select performances or annual senior memberships. The National Theatre in London offers £20 off £66 and £56 tickets for midweek matinees – email boxoffice@nationaltheatre.org.uk or call 020 3989 5455.

VISITOR ATTRACTIONS

National Trust Senior Membership for over-60s is a passport to more than 500 places in England, Wales and Northern Ireland – stately homes, castles, gardens, parks, countryside and coastal areas. But you have to be "a loyal member" to be eligible. The National Trust website says: "If you're an existing member aged 60 or over, and you've been a member for at least the last three consecutive years, you can ask for 25% off your subscription." That's £63 for individual membership and £104.40 for joint membership. And

the National Trust is currently only handling this by , so call: 0344 800 1895.



VET BILLS



Ask your vet if they have over-60s discounts. Dogs Trust offers 50% off membership, which includes unlimited access to 24-hour emergency advice, third-party public liability insurance and more. Visit: <https://www.dogstrust.org.uk/support-us/membership>

CAR INSURANCE

Because drivers over 60 are less likely to make a claim than younger drivers, they often benefit from cheaper premiums, according to comparethemarket.com. It says: "According to the Association of British Insurers, drivers aged 66-70 pay the

Not online? Need help and advice?

According to Age UK, 25% of people aged 65 and over in the UK don't use the internet, due to a lack of skills, a lack of trust in the internet, lack of access to digital equipment or broadband and/or cost. Though many internet providers offer social tariffs, the uptake is small, mainly because too few people are aware of them.

All kinds of help is available nationwide from the public and private sectors, charities and social enterprises. As well as offering free training and advice on how to use computers, laptops and smartphones, many provide free 'reconditioned' equipment.

AbilityNet has been working with BT to provide free one-to-one digital skills training for over-65s across the UK. Free helpline: 0800 048 7642, email: enquiries@abilitynet.org.uk or visit <https://abilitynet.org.uk/>

The Good Things Foundation and the National Digital Inclusion Network consist of thousands of community partners throughout the UK offering devices and training. Find a hub near you, visit: www.goodthingsfoundation.org/our-network-services-map/ tel: 0114 349 1666 or email: hello@goodthingsfoundation.org

Also try Age UK's Advice Line on 0800 678 1602 or check out your local public library/community hub.



least for car insurance – just under a third of the average price paid by 18 to 20-year-olds... 51% of young drivers could pay up to £1,672 for their car insurance. By comparison, 51% of customers over 60 could pay up to £362."

However, to get a quote you must contact their website and fill in a form.



Seasonal numbers

Christmas is coming and the cash bells may be jingling for Noddy Holder – but what about other pensioners?

As we come into December and hear Christmas music playing in every shop, we can all ponder how Noddy Holder of Slade had the foresight to write a Christmas pop song 50 years ago that would keep delivering royalties payments every festive season.

But not everyone wishes “it could be Christmas every day”. The rest of us can only contemplate how much our pension will rise in April to help cope with the continuing cost of living crisis.

The additional pensioner cost of living payment of £300, paid automatically from November with the winter fuel allowance, will help with the continuing high energy bills, which remain stubbornly high.

The energy price cap was set at £1,923 from October, meaning average gas and electricity bills of £151 a month – a lot for many pensioners. (In Northern Ireland, a different price cap applies.)

The energy price cap was set at £1,923 from October, meaning average gas and electricity bills of £151 a month – a lot for many pensioners. (In Northern Ireland, a different price cap applies.)

Pensions to rise 6.7%

At least there is some certainty civil service pensions (that have been in payment for at least 12 months) will rise by 6.7% from 8 April 2024, based on the September CPI inflation rate issued by the

ONS in October. The link with the September CPI inflation rate is underpinned by legislation in the Pensions Increase Act 1971 and the Social Security Pensions Act 1975, linked directly to the legacy additional state pension rise.

Confirmation of the 6.7% rise in annual CPI

inflation led the Daily Telegraph to run a story in October quoting former pensions minister Baroness Liz Altmann saying “anyone lucky enough to be benefiting from a civil service pension” was “among the pension aristocracy”. The same article quoted the TaxPayers’ Alliance: “Inflation is driving up gilt-edged retirement packages in the public sector.”

Civil service pension aristocracy? The average civil service pension in payment is £9,784 per annum after last April’s 10.1% rise. The average civil service pension for men is £13,513 pa, for women £7,502 pa. Hardly gilt-edged! (Figures are based on data from the Cabinet Office Civil Service Superannuation Report 2022, uprated to reflect the April 2022 and 2023 increases).

That’s why so many retired civil servants must rely on the state pension, and why the triple-lock is so important in maintaining a state pension link with annual inflation or average earnings movement, whichever is higher, underpinned by a minimum 2.5% increase. So when the average earnings growth statistic of 8.5% (including bonus payments) was announced by the ONS in September, covering the annual increase averaged out over May-July, there was a lot of media commentary that “pensioners

had never had it so good”, invoking memories of Harold Macmillan’s infamous Bedford speech in 1957.

Try saying that to the many civil service pensioners who turn up for the CSPA Bedford Group monthly lunch and meeting.

Even when the basic state pension of £156.20 a week

(£8,122 pa) is added to the average civil service women’s pension of £7,502 pa, the total annual income is £15,624 pa gross or £1,302 per month before tax.

Taxing time for pensioners

Tax thresholds have remained frozen since 2021 and the Chancellor said last November they will be frozen until 2028. That means more and more pensioners are now paying tax on their pensions after paying tax all their working life.

The basic rate at which income tax becomes liable is frozen at £12,570. As civil service pensions rise by inflation and state pensions rise by the higher of earnings or inflation, more and more pensioners will be paying tax at 20% on all income over that frozen threshold, thereby reducing the protection from price increases.

By next April it is estimated a record 9.15 million pensioners over the age of 65 will be paying tax on their pensions, according to the pension consultancy Lane, Clark & Peacock, as published in the *Times Money* section on 21 October.

According to HMRC, in 2010 only 4.5 million over-65s paid tax. That is a doubling of the number of pensioners now caught in the tax bracket, with an estimated 650,000 pensioners being dragged into the tax bracket from April. Harold Macmillan would not be impressed!

If the tax threshold had risen with inflation, it would be £14,300 from April, says investment firm AJ Bell, meaning fewer pensioners would be paying tax on their pensions rather than losing up to a fifth of the pension rise in tax. (Different tax bands apply in Scotland.)

Uncertainty over triple-lock

Whilst Prime Minister Rishi Sunak has committed to honouring the state pension triple-lock to determine the increase in the basic and new state pensions from April, the earnings figure to be used for





Laura Trott is challenged on ITV's *Good Morning Britain*

the increase will not be confirmed until the Autumn Budget Statement on 22 November (after this issue goes to print).

Laura Trott, then pensions minister, was challenged on *Good Morning Britain* in September to confirm which average earnings figure will be used to uprate state pensions from April 2024, in line with the triple-lock, which links the pension to the higher of average earnings growth, CPI inflation or 2.5%.

The ONS announced that average earnings, excluding one-off bonuses, had increased over the past year by 7.8%. But if one-off bonuses are included, the rise

The new state pension is one of the lowest in western economies

is 8.5%. CPI inflation in the year up to September was 6.7%. This would mean a state pension rise of 7.8% or 8.5%.

In a feisty interview, Laura Trott confirmed that bonuses are usually taken into account in assessing the earnings indicator for state pension increases, but she “cannot give any guarantees for this year as the process [of reviewing the statistics] has not yet been completed” within government.

The CSPA has publicly campaigned for the triple-lock to be applied in full, to ensure that pensions do not lose ground relative to average earnings growth.

Currently the new state pension is at 25% of average earnings, one of the lowest in western economies, but before the triple-lock was introduced from 2011,

the state pension represented only 16% of average earnings.

The future of the state pension triple-lock is uncertain, which is why the CSPA has joined with our partners in *Later Life Ambitions* to call for manifesto commitments from the main parties for the forthcoming general election, expected later next year.

Without the protection of the pension triple-lock, the value of the state pension will slide backwards relative to average earnings and prices, to the detriment of all pensioners for years to come... Unless of course they can come up with a Christmas classic hit!

Looking forward to 2024

As we look beyond the Christmas festivities to 2024 it is clear that the political climate will once again heat up as we know there has to be a general election called no later than December 2024 – just in time to hear Noddy Holder’s Christmas hit all over again!

The CSPA has been preparing the ground to launch with our partner organisations in *Later Life Ambitions* a manifesto entitled *Standing Up for Pensioners*, which includes our key asks of the main political parties.

All of this activity is to protect the value of pensions and the wider wellbeing of pensioners – protecting what you’ve earned throughout your career.

I wish you all a very happy and peaceful Christmas... even if you’ve had enough of the Christmas music by then. Merry Christmas to you all and to your families.

As to the new year, in the words of Noddy Holder, let’s “look to the future, it’s only just begun”. 🎵

AGM reflections

It was good to talk to so many active members at this year’s AGM in Kenilworth in October. There were lively debates on pension policies and the organisational direction and recruitment strategy of the to encourage wider membership participation. A summary of the debates on policy motions is set out in the supplement included with this issue of *The Pensioner*.

There were excellent guest speakers, including Stella Humphreys from the Cabinet Office, talking about the changes to the civil service pension arrangements for those with pensionable service between April 2015 and April 2022 (the remedy period), following the McCloud legal judgment in 2018 that ruled the special transitional protections introduced in 2015 were age-discriminatory.

The CSPA has arranged more joint webinars with the Cabinet Office to explain the options that members covered by the remedy will need to make.

Further information can be found on the official Civil Service Pensions website www.civilservicepensions.org.uk



The figures are stark. More than 5,000 bank and building society branches have closed in the UK since January 2015, according to Which? And another 206 are due to close by the end of this year. That's a massive problem for those who do not bank online and for those who prefer to use cash rather than a card. People who live in smaller towns and villages have been worst hit.

When I was growing up about 60 or 70 years ago in Briton Ferry, a small town in south Wales, every major bank had a branch there. Now, there are none.

It is a familiar story throughout the UK, where there are a growing number of 'banking deserts'. Since the mid-1990s, the number of building society branches has held steady, but bank branches have been in freefall. Between 2012 and 2022, the total number of bank and building society branches slumped by a whopping 40%.

Financial exclusion

Ipsos research for Age UK has found huge numbers of people are at risk of financial exclusion as a consequence. Nearly four in 10 older people with a bank account in Britain – some 4.09 million people – are not managing their money online.

The poll found a high level of support for in-person banking, with three-quarters of over-65s who had a bank account – 7.86 million people – regularly wanting to handle at least one banking task in person at a bank, building society or Post Office.

The research also discovered nearly a third of older people with a bank account – 3.25 million people – feel uncomfortable with online banking.

Age UK's *You can't bank on it anymore* report reveals that research participants most likely to feel uncomfortable using online banking are those aged 85+, female, on a low income, or more disadvantaged than their counterparts. And those who



Banking hubs

As high-street banks disappear from our high streets, banking hubs are seen as the way forward, writes **Barrie Clement**

were uncomfortable cited not wanting to be defrauded or scammed (31%), a lack of trust in online banking (28%) and poor IT skills (28%) as the main reasons.

Call for action

The charity has called for the protection of physical banking services for those who do not or cannot bank online, and for the accelerated roll-out of shared banking hubs in areas where bank branches are fast withering away.

Under pressure from a range of organisations concerned about access to banking facilities, banks are belatedly trying to set up such hubs. These premises

– funded by the major banks through an organisation called Cash Access UK and operated by the Post Office – offer services in bank-forsaken areas for customers who prefer to deal with human beings rather than computers.

The advantage of the hubs is that customers of a wide range of banks can deposit and withdraw cash and perform other everyday banking tasks in one place.

Those facilities are available on a daily basis, but face-to-face services from individual banks can be accessed on designated days, normally once a week, with a representative offering debt advice, help with fraud prevention and generally

Existing hubs

- Acton, London
- Brixham, Devon
- Cambuslang, Lanarkshire
- Carnoustie, Angus
- Cottingham, East Yorkshire
- Rochford, Essex
- Troon, South Ayrshire

Planned hubs

England

- Amptill, Bedfordshire
- Axminster, Devon
- Barnoldswick, Lancashire
- Barton, North Lincolnshire
- Belper, Derbyshire
- Bramhall, Greater Manchester
- Buckingham, Buckinghamshire
- Cheadle, Staffordshire

- Clay Cross, Derbyshire
- Darwen, Lancashire
- Downham Market, Norfolk
- Earlestown, Merseyside
- Elland, West Yorkshire
- Harleston, Norfolk
- Haslemere, Surrey
- Helston, Cornwall
- Heywood, Rochdale
- Hornsea, East Yorkshire
- Horwich, Bolton
- Kirkby-in-Ashfield,

Nottinghamshire

- Knaresborough, Harrogate
- Looe, Cornwall
- Luton – Bury Park, Bedfordshire
- Lutterworth, Leicestershire
- Mablethorpe, Lincolnshire
- Market Rasen, Lincolnshire
- Maryport, Cumbria
- Newton Aycliffe, County Durham
- Oakham, Rutland



putting a human face on managing money. Many are being located in Post Offices, but other suitable buildings are being used, such as libraries.

Customers of nearly all UK banks – Barclays, Halifax, HSBC, Lloyds, NatWest and Santander – can already access basic banking services from any of the Post Office's 11,500 branches, to deposit cash and cheques, withdraw cash and make enquiries about your balance.

But for other services, banking hubs could be the answer. Half the participants in the Age UK survey who had a main bank account – 5.14 million people – said they would be comfortable using a hub to manage their money. That's a surprisingly high proportion, given that most of us are yet to experience the new service.

The hubs are proving popular with the local communities in which they are based, but roll-out must speed up to avoid more communities becoming banking deserts.

Given the scale of the problem, the response from the banking industry has been unimpressive. While branch closures have been happening for at least a decade, as we went to press only eight banking hubs had so far opened. They are in Acton, Brixham, Buckingham, Cottingham and Rochford in England and Cambuslang, Carnoustie and Troon in Scotland. There are none so far in Wales or Northern Ireland (see panel).

To be fair to the banks, the number of people using cash has, until recently, plummeted. UK Finance says that in 2006, cash accounted for 62% of payments, but by 2031 this will be down to 6%. But as the banks themselves acknowledge, that's still billions of payments, and the people who rely on cash tend to be older and some of the most vulnerable people.

Cash in decline

The *Access to Cash Review*, published in 2019, a study commissioned by the body that runs the UK's cash machines (ATMs) on behalf of banks, warned that cash payments could be under threat if left to the mercy of market forces – potentially leaving millions of people struggling with their personal finances.

The review found further evidence that cash was in decline. It estimated it was used to make three in 10 transactions, down from six in 10 a decade ago, and it predicted this could fall to as low as one in 10 in the coming two decades. However it pointed out that around eight million adults wouldn't cope in a cashless society.

It is generally acknowledged that the Covid pandemic accelerated the move

In 2006, cash accounted for 62% of payments, but by 2031 this will be 6%

away from notes and coins. Withdrawals from LINK's ATM network are almost 40% lower than pre-pandemic levels. More recently, the cost-of-living crisis has generated a move back to cash on the basis that it helps people to budget – when the money in your pocket is exhausted you have to stop spending, but cards allow you to go into the red.

According to UK Finance, the number of payments made using cash increased by 7% last year, compared with 2021, to 6.4 billion payments – but this still only accounted for 14% of the overall total, having been dwarfed by card use.

For those who rely on cash, the decline in the number of bank branches has been made worse by a substantial reduction in the number of cash machines. LINK, which runs the ATM network, says the number of machines dropped from 70,588 in 2015 to 50,300 by December last year.

Not all of these ATMs are free to use of course. According to LINK, around 10,900 of the existing cash machines charge for the privilege of accessing your own money. The vast majority of both kinds of machines are part of the LINK system.

Meanwhile, with the encouragement of the Treasury, LINK is responsible for an initiative to make cash available in shops without the need to buy anything. Some 2,000 retailers were due to participate in the scheme, but it seems that only one in six of us know about the plan. And new research for Which? has found that shoppers are not using these schemes because they find them inconvenient and many believe they form a security risk.

From the initial reaction, banking hubs seem the way forward – for the medium term at least. Longer term, banks expect the trend away from cash to continue, as computer savvy millennials become pensioners – and the rest of us shuffle off to the great banking hall in the sky. 📍

- Otley, West Yorkshire
- Pershore, Worcestershire
- Royal Wootton Bassett, Wiltshire
- Shirebrook, Derbyshire
- Shoreham-by-Sea, West Sussex
- Sidmouth, Devon
- Stalybridge, Tameside
- Stapleford, Nottinghamshire
- Syston, Leicestershire

- Ware, Hertfordshire
- Watton, Norfolk
- Welling, London
- Wellington, Somerset
- West Kirby, Merseyside
- Withernsea, East Yorkshire

Scotland

- Brechin, Angus
- Carlisle, South Lanarkshire
- Crieff, Perth and Kinross
- Cumnock, East Ayrshire

- Forres, Moray
- Girvan, South Ayrshire
- Jedburgh, Scottish Borders
- Kilwinning, North Ayrshire
- Kirkcudbright, Dumfries and Galloway

Wales

- Abergele, Conwy
- Abertillery, Blaenau Gwent
- Porthcawl, Bridgend
- Prestatyn, Denbighshire

- Risca, Caerphilly
- Treorchy, Rhondda Cynon Taf
- Welshpool, Powys

Northern Ireland

- Kilkeel, County Down

There is no set date for these to open, but many are expected to be open within the next 12 months.

The CSPA and Me

When did you join the CSPA and why?

I joined the CSPA in 2006, having retired from my second career as general manager at Bangor University Students Union. Before then, I was very active in the National Union of Civil and Public Servants while working in Customs & Excise. I was treasurer and membership secretary for several years in the Liverpool Bay branch. Joining the CSPA was a natural progression from all previous union experiences.

What do you do in the CSPA?

I have been secretary (organisation) on the Executive Council for the past 15 years and am now a vice president. As secretary (organisation), I made visited group and branch AGMs round the UK, and attended numerous EC meetings, sub-committees, regional meetings and working parties. I'm also currently chair of the Wirral Group, acting regional representative for Wales and a trustee of the Lifeboat Fund.

Have you made friends/acquaintances through the CSPA?

It has been a privilege and honour to have made so many friends and acquaintances over the UK, many of whom keep in touch.

What job did you do before retiring?

I was general manager at Bangor University Students Union – I also learnt some Welsh. Before then I was an estate manager in Liverpool Customs & Excise.

What's been the best moment in your career?

As a customs preventive officer in Dover, the discovery of 21,000 cigars in concealed sections of a caravan was much appreciated by the then Waterguard Superintendent.

Where is the worst place you've worked?

On secondment to the Price Commission for 18 months in Manchester and Liverpool – such a wishy-washy outfit to satisfy political whims.



Mike Lawler
Vice president,
CSPA Executive Council

And the best?

As the customs preventive officer in charge at Fairford RAF base in Gloucestershire in 1970 – I was not only responsible for revenue protection and control of goods and service personnel but also representing the department while Concorde did its trials.

What advice would you give someone starting in the civil service?

One of my grandsons has just joined HMRC. He is an Oxford graduate so

I can't say anything to him academically, but I have advised him to take as many practical training courses as available.



Who is your biggest hero?

Nelson Mandela

And villain?

A toss-up between Boris Johnson and Donald Trump.

Which six people (alive or dead) would you invite to a dinner party?

André Rieu – a first-class entertainer promoting peace and unity throughout the world through a music genre. Andy Burnham – a great leader and metro mayor always improving lives of ordinary people. Rachel Reeves – I met her at one of our CSPA launches in the House of Commons; she was highly supportive of our organisation and I hope she becomes the next and first female Chancellor of the Exchequer. Ursula von der Leyen, a brilliant European leader and so tolerant of British quirkiness. Julie Etchingham, a first-class journalist and ITV newscaster – while presenting the news dispassionately, her compassion for the poor always shines through. And Paul Merton – after all, it is a dinner party, and his sharp-witted humour will keep the company entertained.

What was your earliest thought about what should change in society?

Growing up in the post-war years, when violence was still rife, there was a need for measures to quell and suppress any violent actions and attitudes.

What are your hopes for the civil service over the next five years?

That it becomes a more traditional service with accurate record-keeping, politically neutral and with fewer agencies and quangos.

And fears?

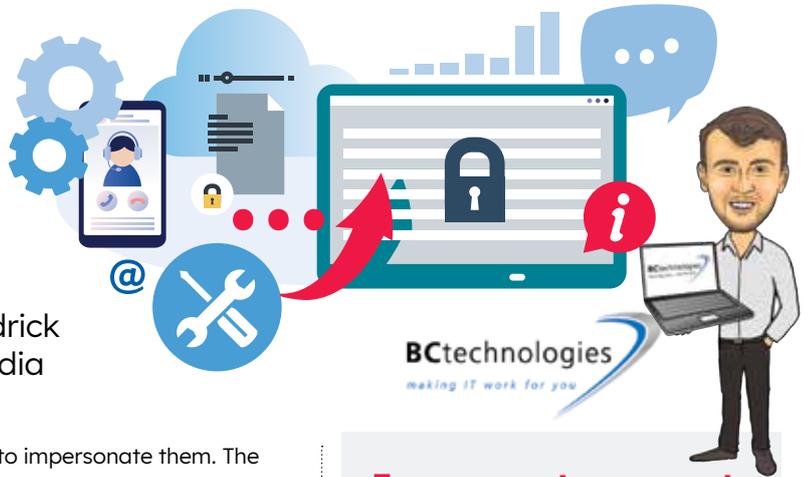
More cuts and privatisations.

How would you like to be remembered?

As a man of faith, recognising the power of prayer. Maintaining family communication and values. Also a campaigner for social justice and the protection of children and older people. 🙏

Helpdesk

Tips from BC Technologies' Kieran McGoldrick for maintaining your privacy on social media



Social media is a wonderful thing. It allows us to see what friends or family are up to, share funny posts and make new friends. But while most people on Facebook and Instagram are lovely individuals, it's not all sunshine and rainbows. There are some who want to steal your information, money and maybe even your identity.

In this article, we aim to help prevent any of that from ever happening and to guide you in identifying possible threats in the scary world of social media.

If you ever receive a DM (direct message) out of the blue from someone you've never spoken to, asking you to, say, click on a link, do not do it. These messages come in lots of forms. It could be as simple as them sending a link and nothing else, hoping you'll get curious, but others can be more convincing, asking for help or telling you to check out a website.

But no matter what they tell you, that link will never be what they say it is and will most likely cause you harm if you click it.

You may occasionally receive these kinds of messages from friends – but it is possible for scammers to get a hold of login details, most likely from you using the same password for many different accounts. So if one of your friends or family suddenly starts, say, promoting cryptocurrency, you'll be quite safe in presuming that it's not them and you should block them immediately.

A friend's compromised account could

also be used to impersonate them. The person who stole the account, disguised as someone else, could use this for asking contacts to send money, for example.

This is probably the method most people fall victim to. If this happens, before you interact with that person, try messaging them on a different platform first to confirm their identity.

You can prevent a lot of these types of social engineering attempts by restricting who can and cannot view the content on your profile or page. This is highly recommended for sites such as Facebook, which make a lot of personal information open by default. Someone does not always need to be your friend or connected to your account to see your information.

You can change your privacy settings through your Account Settings. You may also locate this via Privacy settings on your chosen form of social media.

If you are on Facebook, I strongly recommend using its Privacy Checkup tool. This will quickly run through most of the major privacy settings for your account and is a quick way to lock it down. It only takes a few moments, but it will help ensure your safety online, not only for you, but for your friends and family too.

If you receive a message asking you to click on a link, do not do it

Free computer support

To contact BC Technologies for free advice and support, telephone 0330 800 1010, 9am to 5pm Monday to Friday, or email cspa@bc-group.co.uk at any time. Please quote 'CSPA' when contacting BC Technologies to assist them in dealing with your query.

When doing the checkup, consider what you want to show to the public about you, your friends and family as the information you share can have an impact on their online safety and privacy.

If you are on your computer, you can find this tool by clicking on your profile picture in the top right corner, then on Settings & Privacy, then Privacy Checkup.

If you are on a mobile device, such as a phone or tablet, its location may differ from device to device. In the Facebook app in the top right, you will see an icon that consists of three horizontal lines, also known as the Hamburger button or Slide Drawer. After tapping on the Hamburger, scroll down until you see Settings & Privacy, then select Settings. You should then see the option for Privacy Checkup.

With more and more of our lives on display on social media, we must take control of what others can see. This information can be devastating if misused.

You should always be hesitant to give out personal data online – even accepting cookies on websites can lead to your data being used to target ads, monitor what you do and track what sites you visit.

On that note, make sure you clear your cookies from your internet browser regularly to keep your data safe. This can be done in your internet browser's settings.

It is important to check up on things like this regularly. And whenever we visit a new site or sign up for a new social media site, we should check our privacy settings and what cookies we are accepting.



TY LIM / SHUTTERSTOCK.COM

Something else that annoys me...

Chris Proctor rolls his eyes at people queuing up, standing still or mooning for a living

Why on earth can't young people get proper jobs? I was talking to George the fishmonger last week and he told me his daughter is an 'influencer'. What's that supposed to be? The only influencer I've ever met was years ago. He was a bouncer outside a club in Liverpool. Six foot nine and wider than Del Boy. 'Not you,' he would snarl, pointing a finger at me the size of a baseball bat. This influenced me to take my custom elsewhere. Understood.

But now if you want to be an 'influencer', you kick off by appearing in the background on Made In Chelsea or you come ninth in X Factor. Then you email everyone, or something like that, telling them Nivea is better than Clarins. Apparently this encourages us all to stock up with Nivea. That's called a job.

Another acquaintance has a son who earned money on a gap year in America being a 'line stander'. He got paid for queuing up. I do that for free at the Post Office. But it seems people who want a ticket for the first night of a new film or a Taylor Swift concert and can't be bothered to queue up, pay someone to save them a place. You tell them when you're near the front. They turn up, replace you and slip you a couple of bob.

And what about human statues? There's money in painting yourself gold and doing nothing all day. I've known managers who did this without the paint. Someone else I know is a 'wellbeing coach'. I didn't even ask. But even this is straightforward compared with a lady called Kirsty who, I kid you not, is a 'moon mentor and soul alignment consultant'. A moon mentor takes you out

at night, points up and says: "That's it. Big silver thing up there. See it? Yes? Well, that's twenty quid you owe me."

There are folk who claim to be 'interior decor consultants'. They come to your house and say: "That table's awful. You could do with a new one." I know it's not up to much, but it has sentimental value. It fell off the back of a lorry in Brighton on my honeymoon. Anyway, if I want a new one I'll have a poke round Ikea; I don't need someone to tell me directions.

And while everyone's wasting their time queuing up, standing still or mooning, the tap's dripping and the kettle won't work. Why? Because it's impossible to find a plumber or electrician. Young people are all doing something useless. No one seems to do a proper job like a civil servant or a train driver.

Ask some whippersnapper who's been to university what they studied. "Persian architecture," they say, or "Metaphysics". They spend three years and a king's ransom (admittedly cheaper these days) to become experts in Greek myths, troglodyte architecture or the philosophy of transience, while the kitchen's flooded and I haven't had a cup of tea for a

fortnight. Why can't they be plumbers or electricians – jobs where I know what they do for a living? Trouble is no one wants to get their hands dirty. I don't see why not; there are 10 times more 'nail technicians' on the high street than butchers. And gloves aren't hard to come by. Unlike bricklayers.

I worry that in a few years, the car won't start and I'll amble to the garage, but instead of rows of tyres and lines of exhaust pipes on the outside wall, there'll be a couple of stone Buddhas and a set of crystals. Peering in, I

will notice a severe lack of ramps, pits and spanners; instead my nostrils will be infused with wafts of incense. Rather than being ignored by a couple of hairy blokes in overalls, a kaftan-covered guru will float towards me saying: "You have a malfunction in your automobile? Sit on the floor and we will consult."

Twenty minutes later, when I've creaked into the lotus position, she will offer me the services of a moon mentor or graduate to explain Plato's notion of Stoicism. I will be advised how to calm my inner self to overcome the tension caused by my lack of motor.

I will emerge, my aura polished, and make my way to the bus stop, knowing no bus will arrive as all the drivers are communing with their inner selves in floatation tanks. ☺



“An acquaintance’s son got paid for being a line stander. He got paid for queuing up. I do that for free at the Post Office”